



10/23/2016

Original Creditor: WEBBANK
 Creditor: DISTRESSED ASSET PORTFOLIO IV, LLC
 Servicer: UNIFUND CCR, LLC

Account Information as of 10/21/2016

Principal Balance:	\$1,052.92
Interest Rate:	0.00%
Accrued Interest:	\$0.00
Other Fees:	\$0.00
Late Fees:	\$0.00
Credits:	\$0.00
Payoff:	\$1,052.92

RTR File Number: [REDACTED] 7838

RE: Account Collection, Processing, and Reporting Transfer Notification

Dear DENISE NICOTRI:

You are hereby notified that the collection duties associated with the above referenced account, that is the right to collect payments from you, are being transferred from UNIFUND CCR, LLC to REAL TIME RESOLUTIONS, INC. ("RTR") effective 10/21/2016. This transfer of collection rights associated with your account does not affect any terms or conditions of your account documents, if applicable, other than the terms directly related to the collection of your payments. Please note that this communication is from a debt collector.

Please note that the above account balance represents the entire amount due. Your account balance will not increase while at RTR. This is because we will not charge you any interest or fees.

Real Time Resolutions, Inc. is a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this letter is not an attempt to collect a debt from you personally to the extent it is included in your bankruptcy or has been discharged and is provided for informational purposes only.

Please see the back of this page for additional important information regarding this account.

1349 Empire Central Drive Suite 150 Dallas, TX 75247

Toll Free Customer Service 800-810-3598

Hours of Operation: Mon - Fri 8:30am - 5:30pm Central www.RealTimeResolutions.com

Dept. 107565
 PO Box 1259
 Oaks, PA 19456
 Return Mail Only - No Correspondence



107714 - 1225



DENISE NICOTRI
 26 KNOT ST
 EAST PATCHOGUE NY 11772-4540



**REAL TIME
RESOLUTIONS.**

10/23/2016

RTR File Number: [REDACTED] 7838

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days of receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgment if applicable and mail you a copy of such verification or judgment. If you make a written request to this office within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. We are required under various state laws to notify consumers of certain rights.

Effective 10/21/2016, your correspondence and payments should be directed to the following addresses:

Correspondence:

REAL TIME RESOLUTIONS, INC.
P.O. Box 566027
Dallas, Texas 75356-6027

Payments:

REAL TIME RESOLUTIONS, INC.
Attn: Payment Processing
P.O. Box 567749
Dallas, Texas 75356-7749

**When writing us a check, please remember to write your file number in the check memo field.*

Please contact us to discuss your account and current situation toll free at 800-810-3598 between the hours of 8:30 a.m. to 5:30 p.m., Central Time, Monday through Friday.

Sincerely,

Real Time Resolutions, Inc.
Toll Free: 800-810-3598

1349 Empire Central Drive Suite 150 Dallas, TX 75247

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THE FOLLOWING NOTICES APPLY TO THE RESIDENTS OF THE FOLLOWING STATES, AS NOTED. THIS LIST IS NOT A COMPLETE LIST OF RIGHTS CONSUMERS MAY HAVE UNDER STATE AND FEDERAL LAW.

NEW YORK RESIDENTS:

- New York City Department of Consumer Affairs License Number: 1077970.
- Original Creditor: WEBBANK
- Total Due at Charge-Off: 1052.92
- Total Interest Since Charge-Off: 0.00
- Total Non-Interest Charges or Fees Since Charge-Off: 0.00
- Total Payments Made Since Charge-Off: 0.00

As of today, we show your total loan balance as \$1,052.92. Any questions regarding this loan may be directed to Charles Rich by calling 800-810-3598.

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony), or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

ALL U.S. RESIDENTS:

If you would like mortgage counseling or assistance, you can find a list of counselors in your area by calling the U.S. Department of Housing and Urban Development at 1-800-569-4287 or visiting their website at www.hud.gov.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

- This Account's Current Creditor is DISTRESSED ASSET PORTFOLIO IV, LLC
- This Account's Original Creditor is WEBBANK